

Information to identify the case:Debtor 1 **Gary L. Fleming Sr.**Social Security number or ITIN **xxx-xx-2390**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **WESTERN DISTRICT OF
PENNSYLVANIA**Date case filed in chapter **11** **2/6/19**Case number: **19-20486-TPA**Date case converted to chapter **7** **9/22/19****Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gary L. Fleming Sr.	
2. All other names used in the last 8 years	aka Gary L. Fleming, dba Gary L. Fleming CLU & Associates, dba Fleming Financial Services	
3. Address	520 Thorn St. Sewickley, PA 15143	
4. Debtor's attorney Name and address	Christopher M. Frye Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: chris.frye@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/1/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 25, 2019 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/24/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/2/19 Deadline for governmental units to file a proof of claim: Filing deadline: 8/5/19 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Gary L. Fleming, Sr.
DebtorCase No. 19-20486-TPA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin
Form ID: 309BPage 1 of 3
Total Noticed: 69

Date Rcvd: Oct 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2019.

db #+Gary L. Fleming, Sr., 520 Thorn St., Sewickley, PA 15143-1533
 aty +Anthony T. Kovalchick, PA Office of the Attorney General, 1251 Waterfront Place,
 Mezzanine Level, Pittsburgh, PA 15222-4227
 aty Brian M. Kile, Grenen & Birsic PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 aty +Brian Thomas Langford, 436 Seventh Avenue, Pittsburgh, PA 15219-1868
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6107
 aty +Karina Velter, Manley Deas Kochalski, LLC, P.O. Box 165028, Columbus, OH 43216-5028
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 aty +Larry E. Wahlquist, U.S. Trustee Program/Dept. of Justice, 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 aty Michael W. Sloat, Lynn, King & Schreffler, 606 Main Street, Emlenton, PA 16373
 aty +Richard J. Parks, Pietragallo Gordon Alfano Bosick & Raspa, 7 West State Street,
 Suite 100, Sharon, PA 16146-1377
 cr +Bohdan W. Stone, 1537 SE Ballantrae Court, Port St. Lucie, FL 34952-6041
 cr +Borough of Sewickley, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
 r +Carroll Ferguson, HowardHanna Real Estate Services, 401 Broad Street,
 Sewickley, PA 15143-1518
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 cr +Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place,
 Mezzanine Level, Pittsburgh, PA 15222-4227
 cr +Farmers National Bank, Drawer D, Emlenton, PA 16373-0046
 cr +Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016
 cr +Quaker Valley School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
 cr +School Borough of Glen Osborne, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 15014135 Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385,
 Pittsburgh, PA 15264-3385
 14990138 +Allegheny Health Netweok, PO Box 645266, Pittsburgh, PA 15264-5250
 14990140 American Express, Po Box 10396, Des Moines, IA 50306-0396
 15047121 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14990147 +Bohdan Stone, 1537 SE Ballantrae Court, Port Saint Lucie, FL 34952-6041
 15039932 +Borough of Glen Osborne, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 15014137 +Borough of Glen Osborne, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
 15039916 +Borough of Sewickley, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 15014141 +Borough of Sewickley, c/o Keystone Collections Group, 546 Wendel Road,
 Irwin, PA 15642-7539
 14990149 Chase Bank, Po Box 901060, Fort Worth, TX 76101-2060
 14990151 +Chase Bank, Po Box 180255, Columbus, OH 43218-0255
 15039935 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14990153 +Edgeworth Club, c/o Matthew Kurtas, General Manager, 511 East Dr.,
 Sewickley, PA 15143-1199
 14990154 Farmer's National Bank, 612 Main St., Emlenton, PA 16373
 15014136 Jordan Tax Service, 7100 Baptist Road, Bethel Park, PA 15102-3908
 14990156 +Key Bank N.A., 4224 Ridge Lee Rd., Amhurst, NY 14226-1016
 14990157 Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968
 15000883 Key Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 14995538 +KeyBank N.A. as F/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,
 Brooklyn, OH 44144-2338
 14995536 +KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,
 Brooklyn, OH 44144-2338
 14990161 +Lerner Windmill, 21258 Windmill Parc Dr., Sterling, VA 20166-6694
 15014139 +Osborne Condo Assoc., c/o Samuel Maccaroni, 790 Holiday Drive, Pittsburgh, PA 15220-2750
 15035214 +PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
 14990165 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 15039917 +Quaker Valley School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 15014140 Quaker Valley School District, c/o Jordan Tax Service, 102 Rahway Road,
 Canonsburg, PA 15317-3349
 15110236 +Richard Scott, 804 West Sutter Road, Glenshaw, PA 15116-1559
 14990167 +Sewickely Cemetery, Po Box 183, Sewickley, PA 15143-0183
 15003549 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013

District/off: 0315-2

User: lfin
Form ID: 309B

Page 2 of 3
Total Noticed: 69

Date Rcvd: Oct 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: chris.frye@steidl-steinberg.com	Oct 02 2019 04:01:10	Christopher M. Frye,
	Steidl & Steinberg, Suite 2830 Gulf Tower,	707 Grant Street,	Pittsburgh, PA 15219
tr	+EDI: BRCCRAWFORD.COM	Oct 02 2019 07:38:00	Rosemary C. Crawford, Crawford McDonald, LLC.,
	P.O. Box 355, Allison Park, PA	15101-0355	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2019 04:02:05	Pennsylvania Dept. of Revenue,
	Department 280946, P.O. Box 280946,	ATTN: BANKRUPTCY DIVISION,	
	Harrisburg, PA	17128-0946	
ust	+E-mail/Text: ustpreion03.pi.ecf@usdoj.gov	Oct 02 2019 04:02:10	
	Office of the United States Trustee, Liberty Center.,	1001 Liberty Avenue, Suite 970,	
	Pittsburgh, PA	15222-3721	
14990139	EDI: AMEREXPR.COM	Oct 02 2019 07:38:00	American Express, Po Box 360001,
	Fort Lauderdale, FL	33336-0001	
14990141	+EDI: AMEREXPR.COM	Oct 02 2019 07:38:00	American Express Corporation, PO Box 981537,
	El Paso, TX	79998-1537	
15003386	EDI: BECKLEE.COM	Oct 02 2019 07:38:00	American Express National Bank,
	c/o Becket and Lee LLP, PO Box 3001,	Malvern PA	19355-0701
14990145	EDI: BANKAMER.COM	Oct 02 2019 07:38:00	Bank of America, PO Box 982238,
	El Paso, TX	79998-2238	
14990146	+EDI: TSYS2.COM	Oct 02 2019 07:38:00	Barclay's Bank, P.O. Box 8803,
	Wilmington, DE	19899-8803	
14990148	EDI: RMSC.COM	Oct 02 2019 07:38:00	Care Credit, c/o Synchrony Bank, PO Box 9650061,
	Orlando, FL	32896-0061	
14990152	EDI: DISCOVER.COM	Oct 02 2019 07:38:00	Discover Card, P.O. Box 15251,
	Wilmington, DE	19886	
14995053	EDI: DISCOVER.COM	Oct 02 2019 07:38:00	Discover Bank, Discover Products Inc,
	PO Box 3025, New Albany, OH	43054-3025	
15077411	+E-mail/Text: kburkley@bernsteinlaw.com	Oct 02 2019 04:02:49	Duquesne Light Company,
	c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,		
	Pittsburgh, PA	15219-1945	
14990155	EDI: IRS.COM	Oct 02 2019 07:38:00	Internal Revenue Service, PO Box 7346,
	Philadelphia, PA	19101-7346	
14994787	+E-mail/Text: key_bankruptcy_ebnc@keybank.com	Oct 02 2019 04:02:25	KeyBank N.A.,
	4910 Tiedeman Road, Brooklyn, OH	44144-2338	
14990162	EDI: TFSR.COM	Oct 02 2019 07:38:00	Lexus Financial Services, PO Box 4102,
	Carol Stream, IL	60197-4102	
14990163	EDI: TSYS2.COM	Oct 02 2019 07:38:00	Macy's, Po Box 8058, Mason, OH 45040-8058
14991014	+EDI: PRA.COM	Oct 02 2019 07:38:00	PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA	23541-1021	
15007622	E-mail/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2019 04:02:05	
	Pennsylvania Department of Revenue, Bankruptcy Division	PO Box 280946,	
	Harrisburg, Pa.	17128-0946	
15070614	+EDI: RMSC.COM	Oct 02 2019 07:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC,
	PO Box 41021, Norfolk VA	23541-1021	

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	JPMorgan Chase Bank, N.A.
cr	Toyota Lease Trust
14990164	Osborne Condo Assoc.
14990166	Richard Scott
cr*	+Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
	707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14990142*	+American Express Corporation, PO Box 981537, El Paso, TX 79998-1537
14990143*	+American Express Corporation, PO Box 981537, El Paso, TX 79998-1537
14990144*	+American Express Corporation, PO Box 981537, El Paso, TX 79998-1537
15011942*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
	Malvern PA 19355-0701
15016685*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
	Malvern PA 19355-0701
14990150*	Chase Bank, Po Box 901060, Fort Worth, TX 76101-2060
14990158*	Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968
14990159*	Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968
14990160*	Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968
14995539*	+KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14995537*	+KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,
	Brooklyn, OH 44144-2338

TOTALS: 4, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin
Form ID: 309B

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Total Noticed: 69

Date Rcvd: Oct 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2019 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General
akovalchick@attorneygeneral.gov
Brian M. Kile on behalf of Creditor Key Bank, N.A. bkile@grenenbirsic.com,
mcupecc@grenenbirsic.com;lstanger@grenenbirsic.com
Brian Thomas Langford on behalf of Creditor Key Bank, N.A. PitEcf@weltman.com,
PitEcf@weltman.com
Christopher M. Frye on behalf of Debtor Gary L. Fleming, Sr. chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Quaker Valley School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor School Borough of Glen Osborne jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Borough of Sewickley jhunt@grblaw.com,
cnoroski@grblaw.com
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov
Michael W. Sloat on behalf of Creditor Farmers National Bank mike@lkslaw.us, scott@lkslaw.us
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard J. Parks on behalf of Creditor Bohdan W. Stone rjp@pietragallo.com,
ms@pietragallo.com;jk@pietragallo.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com

TOTAL: 16